MODERN WOODMEN — (Continued)

1919, the same schedule of rates was applied at their entry or original ages, with the proviso that the new rates in such cases stopped at $1.50 per $1,000 at entry age 38, all members who entered the society after that age being given the flat rate of $1.50 per $1,000.

New Rates for Present Members, at Entry or Original Ages, Effective July 1, 1919.

	Monthly Rates.				
Entry Ages.	$500	$1,000	$1,500	$2,000	$3,000
17-18	$ .40	$ .75	$1.15	$1.50	$2.25
19	.40	.80	1.20	1.60	2.40
20	.45	.85	1.30	1.70	2.55
21	.45	.90	1.35	1.80	2.70
22	.45	.90	1.35	1.80	2.70
23	.50	.95	1.45	1.90	2.85
24	.50	.95	1.45	1.90	2.85
25	.50	1.00	1 50	2.00	3.00
26	.50	1.00	1 50	2.00	3.00
27	.55	1.05	1.60	2.10	3.15
28	.55	1.05	1.60	2.10	3.15
29	.55	1.10	1.65	2.20	3.30
30	.60	1.15	1.75	2.30	3.45
31	.60	1.20	1.80	2.40	3.60
32	.60	1.20	1.80	2.40	3.60
33	.65	1.25	1.90	2.50	3.75
34	.65	1.30	1.95	2.60	3.90
35	.70	1.35	2.05	2.70	4.05
36	.70	1.40	2 10	2.80	4.20
37	.75	1.45	2.20	2.90	4.35
38 and over.	.75	1.50	2.25	3.00	4.50

For present members whose certificates are dated prior to July 1, 1919, the rates apply at entry or original age up to age 38 only, at which age the rate is level at $1 50 per $1,000. To find present member's new rate, take his age when he originally joined, and the rate opposite that age represents his new rate after July 1, 1919. If his entry or original age was 38 or over, then his rate will be the rate for age 38 only—$1.50 per $1,000, as shown in opposite table.

Rates for New Members After July 1, 1919.

	Monthly Rates.				
Ages.	$500	$1,000	$1,500	$2,000	$3,000
17-18	$ .40	$ .75	$1.15	$1.50	$2.25
19	.40	.80	1.20	1.60	2.40
20	.45	.85	1.30	1.70	2.55
21	.45	.90	1.35	1.80	2.70
22	.45	.90	1.35	1.80	2.70
23	.50	.95	1.45	1.90	2.85
24	.50	.95	1.45	1.90	2.85
25	.50	1.00	1 50	2.00	3.00
26	.50	1.00	1 50	2.00	3.00
27	.55	1.05	1.60	2.10	3.15
28	.55	1.05	1.60	2.10	3.15
29	.55	1.10	1.65	2.20	3.30
30	.60	1.15	1.75	2.30	3.45
31	.60	1.20	1.80	2.40	3.60
32	.60	1.20	1.80	2.40	3.60
33	.65	1.25	1.90	2.50	3.75
34	.65	1.30	1.95	2.60	3.90
35	.70	1.35	2.05	2.70	4.05
36	.70	1.40	2 10	2.80	4.20
37	.75	1.45	2.20	2.90	4.35
38	.80	1.55	2.35	3.10	4.65
39	.80	1.60	2.40	3.20	4.80
40	.85	1.65	2 50	3.30	4.95
41	.85	1 70	2.55	3.40	5.10
42	.90	1.80	2.70	3.60	....
43	.95	1.85	2.80	3.70	....
44	.95	1.90	2.85	3.80	....
45	1.00	2.00	3.00	4.00	....

For new members whose certificates are issued and who join after July 1, 1919, the rates from age 17 to age 45, respectively, apply, as shown in opposite table.

NORTHERN STATES LIFE INSURANCE COMPANY, HAMMOND, IND.

Absorbs Forest City Life, Rockford, Ill.

The merger agreement between the Northern States Life of Indiana and the Forest City Life of Illinois was approved as of May 12, 1919. The business of the two companies in the future will be conducted under the name and charter of the Northern States Life. We are advised by the Forest City Life that the combined capital of the two companies, amounting to $202,500, will be cut down to $162,000 by the reduction of the par value of the stock of the Northern States to $8.00 per share, and the difference of par value will be converted into a surplus of $40,500, which will be added to the surplus of the two companies. The exchange of capital stock from Forest City to Northern States will be two shares of Northern States for one of Forest City. The board of directors of the Northern States will be increased from 9 to 18 in number and the Forest City will name the additional directors.

Dr. Sharrer will remain as president of the Northern States and former president Warner of the Forest City is chairman of the board.

PROVIDENT INSURANCE COMPANY, BISMARCK, N. D.

Extracts from company's statement for year ending December 31, 1918:

Admitted assets		$238,385
Net reserve		$98,220
Capital (impaired $16,530)		$135,915
Insurance written during 1918.		$3,575,792
Insurance in force		$6,326,436
Mortality experience,	1918	1917
Ratio actual to expected,	149.5%	59.7%
1917 Mortality savings		$8,868
1918 Mortality loss		$26,527

The company makes the following statement:

"At our annual meeting in January, 1919, the management was instructed to dispose of the balance of the unsold authorized capital of the company, amounting to $114,000, and at a special meeting of the stockholders the authorized capital of $250,000.00 having been fully paid, the capital was reduced to $125,000.00, and the balance, or $95,013.16, credited to surplus account."

The necessary legal steps have been taken to reduce the capital of the company to $125,000, and the reduction was approved by the Commissioner of Insurance of North Dakota as of April 11, 1919.

PRUSSIAN LIFE INSURANCE COMPANY, BERLIN, GERMANY.

Reinsurance Business Taken Over by Metropolitan.

Under an agreement dated February 8, 1919, between the Alien Property Custodian and the Metropolitan Life Insurance Company of New York, the outstanding business, amounting to about twenty-three million dollars, of the Prussian Life Insurance Company, was assumed by the Metropolitan.

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American Bankers Ins. Co., Chicago, Ill.	September	40
	December	84
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American Central Life Ins. Co., Indianapolis, Ind.	November	68
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Occidental Life Ins. Co., Albuquerque, N. M.	July	22
Ohio National Life Ins. Co., Cincinnati, Ohio.	September	45
Ohio State Life Ins. Co., Columbus, Ohio.	September	45
Oil State Life, Ardmore, Okla.	August	35
Omaha Life Ins. Co., Omaha, Neb.	December	88
	February	112
Pacific Mutual Life Ins. Co., Los Angeles, Cal.	December	82
	March	128
Peninsular-Guardian Life & Acc. Ins. Co., Detroit, Mich.	December	89
Penn Mutual Life Ins. Co., Philadelphia, Pa.	June	10
	September	46
	October	63
	December	83
	February	112
	March	128
People's Mutual Life Ins. Ass'n & League, Syracuse, N. Y.	June	10
Philadelphia Life Ins. Co., Philadelphia, Pa.	December	83
Phoenix Mutual Life Ins. Co., Hartford, Conn.	December	83
	January	102
	March	128
Pioneer Life Ins. Co. of America, Kansas City, Mo.	September	46
Pittsburgh Life & Trust Co., Pittsburgh, Pa.	June	10
Postal Life Ins. Co., New York, N. Y.	September	46
	December	83
	February	112
Presbyterian Ministers' Fund, Philadelphia, Pa.	December	83
Protective League Life Ins. Co., Decatur, Ill.	November	72
Protective Life Assur. Society, Rochester, N. Y.	June	10
Protective Life Ins. Co., Birmingham, Ala.	March	128
Provident Insurance Co., Bismarck, N. D.	May	158
Provident Life & Trust Co., Philadelphia, Pa.	December	83
	January	102
	February	112
	March	128
Prudential Insurance Co., Newark, N. J.	December	83
	January	102
	February	112
	March	128
	April	146
Prussian Life Insurance Co., Berlin, Germany.	May	158
Puritan Life Ins. Co., Providence, R. I.	April	146
Register Life, Davenport, Iowa.	August	35
	February	112
	March	128
Reinsurance Life Company of America, Des Moines, Ia.	February	112
	September	46
Reliance Life Ins. Co., Pittsburgh, Pa.	March	128
Reserve Loan Life, Indianapolis, Ind.	August	35
Rockford Life Ins. Co., Rockford, Ill.	March	129
Royal Union Mutual Life, Des Moines, Iowa.	August	35
	December	83
	February	112
Saskatchewan Life Ins. Co., Regina, Saskatchewan	February	1
Savings Bank Life Insurance and Annuities, Commonwealth of Massachusetts	February	113
Scranton Life Ins. Co., Scranton, Pa.	September	46
	March	129
Security Life Ins. Co., Chicago, Ill.	March	129
Security Mutual Life Ins. Co., Binghamton, N. Y.	June	10
	September	46
	January	102
	March	129
Southeastern Life Ins. Co., Greenville, S. C.	February	114
Southern Ins. Co., Nashville, Tenn.	June	11
Southern States Life Ins. Co., Atlanta, Ga.	September	46
Southern Union Life Ins. Co., Waco, Tex.	March	129
Southland Life Ins. Co., Dallas, Tex.	April	146
Southwestern Life Ins. Co., Dallas, Texas.	December	83
Standard Life Ins. Co. Decatur, Ill.	November	73
Standard Life Ins. Co., Des Moines, Ia.	November	73
Standard Life Ins. Co. of Amer., Pittsbgh., Pa.	March	129
Standard Life Ins. Co., South Bend, Ind.	March	129
Star Health & Accident Co., Rochester, Ind.	July	22
State Life Ins. Co. of Montana, Gt. Falls, Mont.	March	129
State Mutual Life Assur. Co., Worcester, Mass.	December	83
	January	102
Sun Life Assur. Co. of Canada, Montreal, Que.	April	146
Superior Life Ins. Co., Chicago, Ill.	July	22
Teachers Ins. & Annuity Assoc. of America, New York	December	89
Toledo Travelers' Life Ins. Co., Toledo, O.	January	102
Travelers Insurance Company, Hartford, Conn.	April	146
Twin City Life Ins. Co., St. Paul, Minn.	February	114
Underwriters Agency, The, Denver, Colo.	September	46
Underwriters Life Ins. Co., Columbus, Ohio.	December	90
Union Central Life Ins. Co., Cincinnati, Ohio.	September	46
	November	73
	December	83
	March	129
Union Mutual Life Ins. Co., Portland, Me.	December	83
U. S. Grand Lodge Independent Order Sons of Benjamin, New York, N. Y.	November	74
United States Life Ins. Co., New York, N. Y.	December	83
United Workmen, Ancient Order of, Grand Island, Neb.	August	36
Verhovay Aid Assoc., Hazelton, Pa.	December	90
Volunteer State Life Ins. Co., Chattanooga, Tenn.	September	46
	February	114
Washington City Life Ins. Co., Washington, D. C.	July	22
West Coast-San Francisco Life Ins. Co., San Francisco, Cal.	July	23
	December	83
	February	114
Western Mutual Life Ins. Co., Aberdeen, S. D.	February	114
Western Nat'l Life Ins. Co., Cheyenne, Wyo.	March	129
Western States Life Ins. Co., San Francisco, Cal.	September	47
	January	102
Western Union Life Ins. Co., Spokane, Wash.	September	47
	February	114
Woodmen of the World, Denver, Colo.	September	47